

In re:  
Cassandra Bonita Woods  
Debtor

Case No. 22-12757-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 18, 2024

User: admin  
Form ID: pdf900

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

Recip ID	Recipient Name and Address
db	Cassandra Bonita Woods, 1669 Powell Rd, Brookhaven, PA 19015-1933
14728698	Avi Auto Sales, 430 North White Horse Pike, Magnolia, NJ 08049-1470
14728701	Capital One Bank (USA), N.A., Oklahoma City, OK 73118, 4515 N Santa Fe Ave
14728702	+ Chester Upland School District, 232 W 9th St, Chester, PA 19013-5897
14728703	Chester Water Authority, PO Box 71346, Philadelphia, PA 19176-1346
14728706	Del. Cnty. Water Quality Control Auth., 100 E 5th St, Chester, PA 19013-4508
14728707	# Delaware County Solid Waste Authority, 1521 N Providence Rd, Media, PA 19063-1039
14728722	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14728727	Southwest Delaware County Municipal Auth, PO Box 2466, Aston, PA 19014-0466
14732646	+ Southwest Delaware County Municipal Authority, C/O Cecelia Nelson, SWDCMA, One Gamble Lane, P. O. Box 2466, Aston, PA 19014-0466
14728730	Township of Chester, 1150 Engle St, Chester, PA 19013-2418

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 19 2024 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/Text: blegal@phfa.org	Apr 19 2024 00:09:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
cr	+ Email/Text: RASEBN@raslg.com	Apr 19 2024 00:08:00	Wilmington Savings Fund Society, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
14728694	+ Email/Text: bankruptcynotices@aarons.com	Apr 19 2024 00:10:00	Aaron's Sales & Lease, Attn: Legal Dept, 400 Galleria Pkwy SE, Suite 300, Atlanta, GA 30339-3182
14728695	+ Email/Text: bankruptcy@rentacenter.com	Apr 19 2024 00:10:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
14728696	+ Email/PDF: bncnotices@becket-lee.com	Apr 19 2024 00:12:47	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14728697	Email/Text: bk@avant.com	Apr 19 2024 00:10:00	Avant Llc/web Bank, 222 N. Lasalle St, Chicago, IL 60601-1003
14728699	Email/Text: dltlegal@hab-inc.com	Apr 19 2024 00:09:00	Berkheimer Tax Innovations, PO Box 25144, Lehigh Valley, PA 18002-5144
14728700	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2024 00:12:45	Capital One, Attn: Bnakruptcy, P.O. Box 30285,

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			Salt Lake City, UT 84130-0285
14733737	+ Email/PDF: ebn_ais@aisinfo.com	Apr 19 2024 00:12:16	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14733690	+ Email/Text: account.manager@chesterwater.com	Apr 19 2024 00:10:00	Chester Water Authority, C/O Thomas J Zetuskys, P. O. Box 467, Chester, PA 19016-0467
14728704	Email/Text: documentfiling@lciinc.com	Apr 19 2024 00:08:00	Comcast, PO Box 1931, Burlingame, CA 94011-1931
14728705	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 19 2024 00:09:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14728708	+ Email/Text: duffyk@co.delaware.pa.us	Apr 19 2024 00:10:00	Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768
14728709	+ Email/Text: mrdiscen@discover.com	Apr 19 2024 00:08:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14728710	Email/Text: ECF@fayservicing.com	Apr 19 2024 00:09:00	Fay Servicing Llc, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680
14728711	Email/Text: BNSFS@capitalsvcs.com	Apr 19 2024 00:08:00	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS, SD 57110-1003
14728712	Email/Text: bankruptcy@flagshipcredit.com	Apr 19 2024 00:09:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL, TX 75019-5877
14728713	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 19 2024 00:08:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14728714	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 19 2024 00:10:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14728715	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 19 2024 00:09:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14739581	+ Email/Text: camanagement@mtb.com	Apr 19 2024 00:09:00	Manufacturers and Traders Trust Company, PO Box 1508, Buffalo, NY 14240-1508
14728716	+ Email/Text: electronicbkydocs@nelnet.net	Apr 19 2024 00:09:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
14728717	Email/PDF: cbp@omf.com	Apr 19 2024 00:12:14	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14737362	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 19 2024 00:09:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14728718	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 19 2024 00:09:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14728719	Email/Text: fesbank@attorneygeneral.gov	Apr 19 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14733038	+ Email/Text: blegal@phfa.org	Apr 19 2024 00:09:00	PHFA/HEMAP, 211 N. Front St., Harrisburg, PA 17101-1466
14728723	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2024 00:28:45	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK, VA 23541-1067
14728724	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2024 00:12:24	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14728720	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14733106	Email/Text: blegal@phfa.org	Apr 19 2024 00:09:00	Pennsylvania Housing Finance Agency/HEMA, C/O Leon P. Haller, Front Street, 211 North, PO BOX 15206, Harrisburg, PA 17105-5206
14728721	Email/Text: blegal@phfa.org		

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		Apr 19 2024 00:09:00	Pennsylvania Housing Finance Agency/HEMA, Front Street, 211 North, PO BOX 15206, Harrisburg, PA 17105-5206
14733599	+ Email/Text: blegal@phfa.org	Apr 19 2024 00:09:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
14728725	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2024 00:08:00	Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, P.O. Box 55004, Irvine, CA 92619-5004
14728726	Email/Text: bkteam@selenefinance.com	Apr 19 2024 00:09:00	Selene Finance LP, 9990 Richmond, Houston, TX 77042-4559
14728729	Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 19 2024 00:08:00	Tbom/atls/aspire, Po Box 105555, Atlanta, GA 30348-5555
14728731	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 19 2024 00:10:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14728732	^ MEBN	Apr 18 2024 23:59:46	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14729056	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 19 2024 00:28:19	U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380
14728733	Email/Text: bkelectronicnotices@usaa.com	Apr 19 2024 00:08:00	Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
14728734	Email/Text: webadmin@vhlc.co	Apr 19 2024 00:10:00	Vance & Huffman Llc, 55 Monette Parkway, Smithfield, VA 23430-2577
14741720	+ Email/PDF: ebn_ais@aisinfo.com	Apr 19 2024 00:12:52	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14728735	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 19 2024 00:08:00	Verizon, Po Box 3037, Bloomington, IL 61702-3037
14728736	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 19 2024 00:08:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
14730271	+ Email/Text: RASEBN@raslg.com	Apr 19 2024 00:08:00	Wilmington Savings Fund Society, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
14730425	+ Email/Text: RASEBN@raslg.com	Apr 19 2024 00:08:00	Wilmington Savings Fund Society, C/O Charles Griffin Wohlrab, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
14744486	+ Email/Text: bkteam@selenefinance.com	Apr 19 2024 00:09:00	Wilmington Savings Fund Society, c/o Selene Finance LP., Attn: BK Dept., 3501 Olympus Blvd., Dallas, TX 75019-6156
14806873	+ Email/Text: RASEBN@raslg.com	Apr 19 2024 00:08:00	Wilmington Savings Fund Society, FSB, C/O Cristina DiGiannantonio, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14806840	+ Email/Text: RASEBN@raslg.com	Apr 19 2024 00:08:00	Wilmington Savings Fund Society, FSB, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14728737	Email/Text: bkteam@selenefinance.com	Apr 19 2024 00:09:00	Wilmington Savings Fund Society, FSB, d/, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14728728		Synchrony Bank/ Old Navy, FL 32896, Attn: Bankruptcy, Orlando,, PO Box 965060
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14737292	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MICHAEL A. CIBIK	on behalf of Debtor Cassandra Bonita Woods help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Debtor Cassandra Bonita Woods help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor Wilmington Savings Fund Society mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE TRUST ACQUISITION mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re:

Cassandra Bonita Woods,  
  
Debtor.

Case No. 22-12757-amc

Chapter 13

**Order Granting Debtor's Motion to Modify Chapter 13 Plan**

**AND NOW**, upon consideration of the Debtor's Motion to Modify Chapter 13 Plan, and  
after notice and hearing, it is hereby **ORDERED** that:

1. The motion is **GRANTED**.
2. The modified plan filed as ECF No. 78 is **APPROVED**.

Date: April 18, 2024



Ashely M. Chan  
U.S. Bankruptcy Judge